

Traditional Certificate of Deposit

Minimum Deposit to Open	\$500		
Annual Yield Disclosure	Term	Interest Rate	Annual Percentage Yield (APY)
	4 months	0.10%	0.10%
	9 months	0.15%	0.15%
	13 months	0.20%	0.20%
	18 months	0.25%	0.25%
	26 months	0.35%	0.35%
	35 months	0.50%	0.50%
	59 months	0.60%	0.60%

These interest rates and Annual Percentage Yields (APYs) are accurate as of 6/2/2021 and may be changed at any time without prior notice. Call (888) 522-2265 for more information.

Penalty for early withdrawal. Other terms and conditions apply. Please refer to the Regulation DD/Truth In Savings section of the Terms and Conditions for additional information.

Companion Certificate of Deposit

Minimum Deposit to Open	\$10,000		
Requirements	<ul style="list-style-type: none"> You must maintain an active Lake City Bank checking account for the term of the Companion CD. If you close your Lake City Bank checking account before the end of the term, we may rewrite the Companion CD as a Traditional CD at the current interest rate and APY in effect for Traditional CDs for the remaining portion of the term. Interest is compounded and credited annually. For terms less than 12 months, interest is compounded and credited at maturity. Interest will be deposited to a Lake City Bank account or added back to the Companion CD. Interest may not be paid by check or to a non-Lake City Bank account. 		
Renewal	Your Companion CD will automatically renew at maturity to a Traditional CD at the interest rate and APY in effect on the maturity date for the term specified for automatic renewals in the Regulation DD/Truth in Savings section of the Terms and Conditions.		
Annual Yield Disclosure	Term	Interest Rate	Annual Percentage Yield (APY)
	6 months	0.15%	0.15%
	13 months	0.40%	0.40%
	18 months	0.45%	0.45%
	27 months	0.45%	0.45%
	44 months	0.60%	0.60%
60 months	0.70%	0.70%	

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